

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Gerald C Damora Jr | Social Security number or ITIN | xxx-xx-3195 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 19-17550-JKS | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gerald C Damora Jr
aka Gerald C Damora, aka Jerry C Damora

7/26/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gerald C Damora
 Debtor

Case No. 19-17550-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Jul 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2019.

db Gerald C Damora, Jr, 41 Chestnut Street, Mine Hill, NJ 07803-3136
 cr +JPMORGAN CHASE BANK, N.A., c/o Winston & Winston, P.C.,
 708 Third Avenue, 5th Floor, Suite 142, New York, NY 10017-4201
 518181927 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 518181930 Chase, PO Box 78420, Phoenix, AZ 85062-8420
 518181938 +Paul M Damora, 200 South Water Street, Unit 310, Milwaukee, WI 53204-1489
 518181939 +Seabrook House Inc., 133 Polk Lane, Bridgeton, NJ 08302-5905

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:11 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:06 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518181926 EDI: AMEREXPR.COM Jul 27 2019 04:28:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 518181928 E-mail/Text: cms-bk@cms-collect.com Jul 27 2019 01:08:40 Capital Management Services LP,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 518181929 +EDI: CAPITALONE.COM Jul 27 2019 04:28:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 518181931 +EDI: CHASE.COM Jul 27 2019 04:28:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 518181932 +EDI: CITICORP.COM Jul 27 2019 04:28:00 Citi Cards/Citibank, PO Box 6241,
 Sioux Falls, SD 57117-6241
 518181933 +EDI: RCSFNBMARIN.COM Jul 27 2019 04:28:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 518181935 EDI: DISCOVER.COM Jul 27 2019 04:28:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850
 518181934 EDI: DISCOVER.COM Jul 27 2019 04:28:00 Discover Bank, PO Box 3025,
 New Albany, OH 43054-3025
 518181936 +E-mail/Text: bncnotices@becket-lee.com Jul 27 2019 01:08:07 Kohls CapOne,
 N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
 518181937 +EDI: DAIMLER.COM Jul 27 2019 04:28:00 Mercedes Benz Financial Services USA LLC,
 36455 Corporate Drive, Farmington, MI 48331-3552
 518181940 E-mail/Text: jennifer.chacon@spservicing.com Jul 27 2019 01:10:17
 Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
 518181941 EDI: CAUT.COM Jul 27 2019 04:28:00 Subaru Motor Finance, PO Box 901076,
 Fort Worth, TX 76101-2076

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2019 at the address(es) listed below:

Aleksander P. Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK, N.A.
 alex@winstonandwinston.com
 Darin D Pinto on behalf of Debtor Gerald C Damora, Jr dpintolaw@comcast.net
 Donald V. Biase dbiase4236@gmail.com,
 dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
 Jill Manzo on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for U.S. BANK
 NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTR ASSET BACKED SECURITIES TRUST 2006- WMC4, MORTGAGE
 PASS-THROUGH CERTIFICATES, SERIES 2006-WMC4 bankruptcy@feinsuch.com

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 20

Date Rcvd: Jul 26, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee for MASTR
Asset Backed Securities Trust 2006-WMC4, Mortgage Pass-Through Certificates, Series 2006-WMC4
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6